

**UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

UNITED STATES OF AMERICA	:	
	:	
Plaintiff	:	CIVIL ACTION
	:	
vs.	:	
	:	
NIVOLE M. RYZIW f/k/a NICOLE M. GALLAGHER	:	NO. 18-3582
	:	
Defendant	:	

Report of Rule 26(f) Meeting

In accordance with Federal Rule of Civil Procedure 26(f), counsel for the parties conferred on November 1, 2018 and submit the following report of their meeting for the court's consideration:

1. Discussion of Claims, Defenses and Relevant Issues

On September 23, 2004, Plaintiff loaned Defendant \$138,845.00. The loan was secured by a mortgage against the Property located at 65 Orchard Court Royersford, PA 19468. Defendant has since failed to make payments under the mortgage. Plaintiff sent Defendant a Notice of Intention to Foreclosure on or about February 19, 2016. Defendant argues that Plaintiff failed to follow Pennsylvania foreclosure procedures as required by 42 U.S.C. §1475(b). Specifically, Plaintiff failed to send Defendant an Act 6 or Act 91 notice.

Plaintiff intends to file a Motion under Rule 56 prior to trial date.

2. Informal Disclosures

The parties shall make the required initial disclosures under Rule 26(a) within the time required by the Court's Order scheduling the pretrial conference. Parties intend to

complete informal discovery by January 14, 2019, including loan documents, documents relating to the loan's history and servicing, and a reinstatement amount.

3. Formal Discovery

The deadline for providing information under formal discovery shall be March 14, 2019.

The parties shall provide all discovery information free of costs through photocopies or electronic mail. As an Answer has not yet been filed to Plaintiff's Complaint, Plaintiff reserves the right to request any discovery relevant to Defendant's allegations, claims and/or defenses raised by her Answer.

4. Electronic Discovery

The parties agree to conduct electronic discovery pursuant to the court's default standards.

5. Expert Witness Disclosures

There is currently no anticipated testimony needed from expert witnesses.

6. Early Settlement or Resolution

The parties have discussed settlement from the beginning, but have been unsuccessful in reaching a resolution. Both parties will continue to discuss settlement as this case proceeds and as discovery is completed.

7. Trial Date

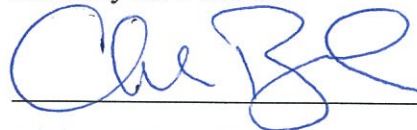
The parties request that a trial date be scheduled after April 14th to ensure that the parties have time to complete all discovery.

8. **Other Matters**

Not applicable.

/s/Rebecca A. Solarz, Esq.

Rebecca Solarz, Esq.
Attorney for Plaintiff

A handwritten signature in blue ink, appearing to read 'Chr Drzal', is written over a horizontal line.

Christina Drzal, Esq.
Attorney for Defendant